

AMENDMENT TO THE CLAIMS

1. (CANCELLED)

2. (CURRENTLY AMENDED) A method for providing an offer during a transaction between a merchant and a customer, comprising:

- receiving, via an electronic communications network, a request for authorization of a purchase amount for a transaction between a merchant and a customer, the purchase amount to be paid from a financial account of the customer;
- determining, by a server comprising at least one processor, an offer based on the received request;
- transmitting an authorization of the purchase amount;
- transmitting, by the server, the offer for output to the customer on a record of charge;
- receiving an acceptance of the offer by the customer on the record of charge;
- and
- providing a benefit to the customer after receiving the acceptance, in which the offer defines an obligation for the customer to fulfill in exchange for the benefit,
- in which the offer is selected from the group consisting of:
 - a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and
 - a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

3. (CANCELLED)

4. (CURRENTLY AMENDED) The method of claim 2, in which the offer is a cross-subsidy offer and in which the benefit comprises [[a]] the discount toward the purchase amount.

5. (CANCELLED)

6. (CURRENTLY AMENDED) A method for providing an offer during a transaction between a merchant and a customer, comprising:

receiving, via an electronic communications network, a request for authorization of a purchase amount for a transaction between a merchant and a customer, the purchase amount to be paid from a financial account of [[a]] the customer;

determining, by a server comprising at least one processor, an offer based on the received request;

transmitting an authorization of the purchase amount;

transmitting, by the server, the offer for output to the customer on a record of charge; and

providing a benefit to the customer if the offer is accepted,
in which the offer defines an obligation for the customer to fulfill in exchange for the benefit,

in which the offer is selected from the group consisting of:

a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and

a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

7. (ORIGINAL) The method of claim 6, further comprising:
receiving an acceptance of the offer on the record of charge.
8. (ORIGINAL) The method of claim 7, further comprising:
adjusting an available credit limit of the financial account based on the received acceptance.
9. (ORIGINAL) The method of claim 8, in which the adjusting step includes:
providing a discount on the purchase amount.
10. (ORIGINAL) The method of claim 8, wherein the adjusting step includes:
providing a reward of alternate currency after the acceptance.
11. (ORIGINAL) The method of claim 6, wherein the step of transmitting the authorization comprises:
determining whether the financial account is in good standing; and
transmitting the authorization for the transaction if the financial account is in good standing.
12. (ORIGINAL) The method of claim 11, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero.

13. (ORIGINAL) The method of claim 11, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero after acceptance of the offer by the customer.

14. (ORIGINAL) The method of claim 6, wherein the step of transmitting the offer further comprises:

determining whether the financial account is in good standing; and
transmitting the offer for output to the customer on a record of charge if the financial account is in good standing.

15. (ORIGINAL) The method of claim 14, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero.

16. (ORIGINAL) The method of claim 14, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero after acceptance of the offer by the customer.

17 – 20. (CANCELLED)

21. (ORIGINAL) The method of claim 6, wherein the offer is determined based on a product identifier of a product purchased during the transaction.

22. (ORIGINAL) The method of claim 6, wherein the offer is determined based on a merchant identifier.

23. (ORIGINAL) The method of claim 6, wherein the offer is determined based on the purchase amount.

24. (CANCELLED)

25. (CURRENTLY AMENDED) The method of claim [[24]] 6, in which the ~~supplemental product~~ cross-subsidy offer comprises an obligation of the customer to accept an offer for a service of the third party, and further comprising: providing a discount on the purchase amount after the customer accepts the offer for a service.

26. (ORIGINAL) The method of claim 25, wherein the offer comprises a requirement that the customer use the service for a predetermined time.

27. (ORIGINAL) The method of claim 25, wherein the service includes at least one of long distance telephone service, Internet service, banking services, credit card account services, insurance service, securities trading service, satellite television service, and cable television service.

28. (CURRENTLY AMENDED) The method of claim 6, in which the offer is a cross-subsidy offer, and further comprising:

providing a discount to the customer after the customer accepts the cross-subsidy offer.

29. (CANCELLED)

30. (ORIGINAL) The method of claim 6, wherein the offer comprises a plurality of offers.

31. (ORIGINAL) The method of claim 30, wherein the customer accepts at least one of the plurality of offers.

32. (CURRENTLY AMENDED) The method of claim 6, wherein the record of charge includes ~~at least one~~ a first signature line, ~~each of the at least one signature line being~~ associated with ~~one of~~ and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer output on the record of charge.

33. (ORIGINAL) The method of claim 6, further comprising:
adjusting a balance of a financial account of the merchant if the customer accepts the offer.

34. (ORIGINAL) The method of claim 6, wherein the financial account is a credit card account.

35. (ORIGINAL) The method of claim 34, wherein the offer is determined based on an available balance of the credit card account.

36. (ORIGINAL) The method of claim 34, wherein the offer is based on credit history of the customer.

37. (ORIGINAL) The method of claim 6, wherein the financial account is a debit account.

38. (ORIGINAL) The method of claim 37, wherein the step of transmitting the authorization further comprises:

determining whether an available balance of the debit account is at least equal to the purchase amount; and if so:

transmitting the authorization.

39. (ORIGINAL) The method of claim 37, wherein the step of transmitting the authorization further comprises:

determining whether an available balance of the debit account is at least equal to the purchase amount plus an amount associated with the offer; and if so:

transmitting the authorization.

40. (PREVIOUSLY PRESENTED) The method of claim 6, further comprising:

reconciling a merchant account after receiving the record of charge.

41. (ORIGINAL) The method of claim 6, further comprising:
debiting the financial account by the purchase amount.

42. (ORIGINAL) The method of claim 6, further comprising:
crediting a merchant account after receiving an acceptance by the customer.

43. (PREVIOUSLY PRESENTED) The method of claim 6, wherein the step of transmitting the offer further comprises:

transmitting a code to a point-of-sale terminal of the merchant, the code corresponding to the offer.

44. (CURRENTLY AMENDED) A method for processing a transaction between a merchant and a customer, comprising:

receiving an indication of a financial account to be charged for a purchase amount corresponding to a transaction;

transmitting, via an electronic communications network, a request for authorization to charge the financial account for the purchase amount;

receiving, in response to the transmitting step, an authorization for the purchase amount and an offer to be presented to the customer; and

providing the offer to the customer on a record of charge,

in which the offer defines an obligation for the customer to fulfill in exchange for a benefit,

in which the offer is selected from the group consisting of:

a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and

a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

45 – 48. (CANCELLED)

49. (CURRENTLY AMENDED) The method of claim 44, wherein the record of charge contains ~~at least one signature line, each of the at least one signature line corresponding to one of the purchase amount and the offer~~ a first signature line associated with and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer provided on the record of charge.

50. (ORIGINAL) The method of claim 44, further comprising:
receiving an adjustment to a balance of a financial account of the merchant after the customer accepts the offer.

51. (CURRENTLY AMENDED) A method for providing an offer to a customer during a transaction between a customer and a merchant, comprising:
registering, via a computing device, an offer with a financial institution, the offer to be presented to a customer during a transaction with a merchant, the offer specifying a product,

in which the offer is a cross-subsidy offer for providing a discount toward a purchase amount of the transaction in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant,

in which the transaction does not include the product;
receiving an indication of an acceptance of the offer by the customer on a record of charge generated at a merchant point-of-sale terminal; and
providing the product to the customer.

52. (ORIGINAL) The method of claim 51, wherein the product is a service.

53. (CURRENTLY AMENDED) The method of claim 52, ~~further comprising:~~

~~offering a~~ wherein the offer of the third party comprises offering the discount toward the purchase amount in exchange for accepting the service.

54. (CURRENTLY AMENDED) The method of claim ~~[[52]]~~ 53, wherein the service is at least one of long distance telephone service, Internet service, banking services, credit card account services, insurance service, securities trading service, satellite television service, and cable television service.

55. (ORIGINAL) The method of claim 51, wherein the record of charge contains separate signature lines for the purchase amount and the offer.

56 – 58. (CANCELLED)

59. (NEW) The method of claim 2, wherein the record of charge includes a first signature line associated with and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer provided on the record of charge.

60. (NEW) The method of claim 59, in which receiving an acceptance of the offer by the customer on the record of charge comprises:

receiving a signature of the customer on the second signature line and not on the first signature line.

61. (NEW) The method of claim 32, further comprising:
receiving a signature of the customer on the second signature line and not on the first signature line, thereby receiving an acceptance of the offer by the customer on the record of charge.

62. (NEW) The method of claim 49, further comprising:
receiving a signature of the customer on the second signature line and not on the first signature line, thereby receiving an acceptance of the offer by the customer on the record of charge.

63. (NEW) The method of claim 55, in which receiving an indication of an acceptance of the offer by the customer on a record of charge generated at a merchant point-of-sale terminal comprises:
receiving a signature of the customer on the separate signature line for the offer and not on the separate signature line the purchase amount.